

(From "Once a Week.")

I'VE LOST MY HEART.

Where is my heart? Alas! not here.
It wanders from my careful keeping,
And 'twould seem that 'twould be true,
When I was too securely sleeping.

I called it back. Ah, truant heart,
It would not heed the timely warning.
But now, with many a blush and smile,
It would return before the morning.

The morning came, but not my heart;
I've never seen the wanderer since.
And can't forgive the faithless elf
For keeping him in such suspense.

I've lost my heart. What must be done?
I'll find it, I cannot live without it.
Perchance, some day it may return,
If I don't say too much about it.

For hearts, I know, are so perverse,
That if they think you prize them highly,
They give themselves to some one else,
And very often treat you vilely.

And so I'll try to bear my loss,
My wounded feelings I must soothe,
I may, perhaps, repair my loss,
And some day find myself another.

Will no one volunteer a loan
Until I can get back my own?

The heart I've lost is warm and light,
And has a trick of loving blindly.
If you should find the wayward sprite,
I hope you'll treat it very kindly.

Should you neglect it, 'twill rebel,
And surely die if you are cruel;
But if you understand it well,
You'll find this heart a precious jewel.

So if it chance to come your way,
Don't keep it there at any cost,
Unless you tell it tenderly,
But send me back the heart I've lost!

JAMES RANKIN.

(From the New York Times, August 13.)

ART IN NEWPORT.

Newport, August, 1880.

I was surprised to encounter Rowse on the cliffs. The statement that Carlyle and Tennyson declined to sit for their portraits to him is erroneous. The rain fell constantly while Rowse was in England, and an attack of inflammation of the eyes obliged him to cut short his visit. Richard M. Hunt is here recruiting from a severe illness; Ehlinger has just left. As Monday is proverbially dull here, owing to the absence of a New York mail, and the large number who always prepare to leave on that evening, it is a good time to tell you something about Art in Newport.

Visitors who come here from the Hudson River, Berkshire county, or the White Mountains, complain of the tameness of the scenery. They miss picturesque elevations, noble trees, and the unobtrusive masses which add so essentially to the beauty of the landscape elsewhere. It is true that the lover of nature must here look to the sea—with its ever-changing moods and hues, its limitless expanse, beautiful inlets, and graceful shores—for his scenic pleasure; yet the infinite variety of the ocean, to the eye of a keen and susceptible observer—for a time, at least—more than compensates for the lack of woods and mountains. The rocks here are full of character; and for studies of color the painter will vainly seek a clearer twilight in the water, a deeper azure in the heavens, crystalline blue more pure, sunsets more splendid, an atmosphere more luscious, or vaporous neutral tints more effective. For these reasons, and still more, perhaps, because of the good working summer climate and the intelligent society of the place, Newport has always been fondly sought by the artistic fraternity. In the brief history of American art, it is one of the first places named as the abode of painters. Bishop Berkeley brought Smith here from England, and his are the first good portraits that were executed in America. In walking or driving with artist friends here, their frequent exclamations of discovery and delight, indicate that Newport is not deficient in picturesque materials. Now it is a magnificent coast, and now a beautiful surge; sometimes a long aerial perspective, and again a charming costume or physiognomy that wins the artist's eye. Some of the cleverest caricatures of Augustus Hoppa were inspired by the grotesque side of life visible here in "the height of the season." The lamented Crawford found in Wright's portrait of Washington, belonging to a resident, the most authentic details of the peerless Chief's figure and features, which he made excellent use in his study of that grand subject. Amateur photographers and detectable objects to represent; sketchbooks are desirably filled at the Glen and among the rocks, and the daguerotypes drive a flourishing trade.

There is a cottage in Pelham street which is the fruit of artistic labor, having been erected several years since by Richard M. Staig—a painter of exquisite taste and progressive ability—whose early studies were aided by the kindly counsels of Allston. During the first years of his career, Staig was devoted to miniature painting—a branch in which he excels; that there is always upon his easel some work of the kind; and his winters are as fully occupied in New York and Boston as his summers in Newport. Many of Staig's miniatures of beautiful women are as much prized as works of art, in a sphere where high success is rare, as for excellent likenesses. He excels in color, in the well-known owner of the gallery of old masters, sent to him two or three years since, and fastidious critic as he is, considers the painting a masterpiece. To be the minute labor bestowed upon his miniatures, and give scope to his love of art in a broader sphere, Staig has executed, of late, many admirable life-size crayon portraits, several in oil; and a series of finished landscapes of cabinet size, with some genre compositions. His success in each of these branches has been remarkable. His head, in oil, called "The Exile," has won the greatest admiration for its mellow tint and earnest expression; his portrait of his mother was pronounced a gem in tint and tone, as well as character, by all the critics of a recent exhibition; his figure of the "Little Crowing Sheep" is so naive and true that photographs of it have sold to a large extent; and a set of views of sea and sky effects, and bits of coast in this region, are the favorite drawing-room ornaments of more than one tasteful dwelling on this island. Nor should the beautiful children, delineated by Staig be forgotten; they are singularly authentic and graceful. This studios and refined artist has well sustained the early reputation of Newport as the birthplace or residence of favorite painters; and his progress and success have been legitimate, and are sources of congratulation to his numerous friends here.

His sister is endowed with similar talent, and his studio is seldom without some precious and endeared trophy of artistic genius.

In South Touro street, there is a nice bit of verdant lawn, where a large white goat, and sometimes a little black Fayal cow, may be seen grazing; in the rear is a mansion well shaded with trees, and still farther back, an eligible atelier, where instruction and achievement in pictorial art go on prosperously, despite of the frequent interruption of visitors. This is the house of William M. Hunt. He studied Art faithfully in Paris, and pursues it with care, correctness and insight of a man who has adopted his legitimate vocation. He is an admirable draughtsman, and knows how to seize the picturesque in nature and the characteristic in humanity with consummate tact. There is nothing conventional or adventitious about his work—nothing evasive in his manner. He never arbitrarily chooses a subject, but is won by it. His eye is quick to discern, and his hand dexterous to embody the picture that exist in life and nature; no effort of light and shade, of feature and form, of expression and character, is lost upon him. He has a remarkable affinity with the naive. There is a true simplicity, like that of Nature, in his conceptions. Such charming and suggestive subjects as rural life, the wayside, the spontaneous and natural around him, afford, he instinctively adopts. Many of his pictures have been extremely popular, even in diminutive lithograph copies, owing to this

subtle truth to nature; so, for instance, the "Girl at the Fountain," "The Boy playing the Mandolin," the "Paris Flower Girl," etc. A glance around his studio reveals the genuine artist at a glance. There are quaint, minutely-finished sketches of interior courtyards, or mossy walls in the Arcades, there are bits of rustic life gathered in France—a little shepherdess leading a cow through a wood and knitting as she walks, two angelic children singing, deer by moonlight, rabbits erect and vigilant, a fortune-teller and child, etc., all instinct with the expressive, artistic grace of Nature. Some of Hunt's portraits are original and effective in treatment beyond any we have seen by living American artists, as for example, that incarnation of judicial sense and integrity, Chief-Justice Shaw—two children painted after death, and a score of female heads and forms, where the latent and absolute character of the originals is delicately as well as emphatically preserved. Attached to his painting-room are apartments for pupils, of which Mr. Hunt has several, and constant applications from others; for his talent for teaching is as remarkable as his executive skill. His education and the course he pursues are different from those of most of our artists; he is the standard of excellence and his peculiar talent. Educated in the scientific and patient habits of the best French linnæans, thoroughly independent in his tone of mind, and loving Art for its own sake, he wisely prefers the comparative isolation and the opportunities of study which Newport secures, during half the year, and the great social privileges obtainable there for the remainder, to the superficial excitement and trading spirit of our commercial cities. He has one of the most convenient ateliers in the country, and his artistic advancement and influence are unique; he is never without commissions, and yet can satisfactorily regulate his work and follow out his own ideas. Near the harbor lives a sister of Rev. Freeman Clark, who exhibits much talent in painting and sketching. A daughter of Gilbert Stuart receives many commissions—especially to copy her illustrious father's celebrated portrait of Washington—one of the full-length originals of which adorn the Senate Chamber of the Newport State House. The house where Stuart was born is still standing, over in Narragansett—a few miles hence, and two of his earliest works are preserved in the Redwood library.

The first years of Allston's artistic studies were passed here, and there are three memorable fruits of his pencil to be seen, where so many happy hours of his youth were spent. The first is a head of a venerable man, who taught him the rudiments of painting; it is interesting as one of his earliest attempts, wherein his skill in color is perfectly discernible; the second is a portrait of himself, as a young man—a most refined work—full of grace and character, and with clear mellow tints, the old fashioned costume and long hair adding to its pleasing effect; and the third is a work of his prime, and has the massive dignity of prophetic expression with the transparent and rich tone and harmony which made him so like the old masters. Allston's friend in his studies and rambles here was the beautiful miniature painter Malbone—whose exquisite works are the cherished heirlooms in many Newport families. George C. Mason as a draughtsman and architect, as well as a gentleman descended from one of the oldest and most respectable families of the place, has constant occupation for his brain and talents in designing and superintending the new mansions which, every year, spring up in this region. It is not surprising that Newport has been and is the favorite resort of artists. The best pieces of Huntington and Kensett were either sketched out or wholly executed here. Lawrence, the English crayon artist, passed a lucrative summer delineating the likenesses of the visitors and residents. Ames, the Boston portrait-painter, brings every summer, pictures to paint here. Ehlinger has made us a visit, and notwithstanding constant social invasions of his time, has made some admirable illustrations for the new illustrated edition of Irving's Sketch Book, about to be issued by Putnam. Good enough delighted in Newport, and proposed to execute a colossal bust of Cooper, the novelist, and present it to the city, to be placed upon the corner of one of the stirring incidents of the Red Rover. One of the new minor avenues has been named for the generous sculptor. Signor Patania, a Sicilian painter of rare talent, well-known in New York for his artistic caricatures—deserving to be still better known for his highly finished and masterly portraits, and is still sojourning here.

(From the New York Tribune, Aug. 21.)

CAMPING-OUT ON THE OLD BATTLE-GROUND.

The "old battle-ground," where sin has been fought many years in the right season, is back in the country from the town of Sing Sing. The drivers of the old-fashioned vehicles that abide the coming of cars and boats call it at the start a matter of a mile and a half back. That distance is increased, as the vehicle turns over hills and still, as no tents gleam in the vision, to two miles, and before it actually stops the imagination says three, which the drivers do not dispute. The advantages of the field are so distinctly pronounced in the following bulletin, which was issued a few days since from headquarters, that it is only necessary here to enlarge upon them, in the fashion of the generals after action:

CAMPING-OUT.—If in please God, a camping-out will be held at Sing Sing, the old battle-ground, on Monday, Aug. 20, and close the Saturday following. The preachers and people are affectionately invited to attend, without respect to Conference or district boundaries. The grove and the water are the best in the world.

In enlarging upon this sharp and ringing bulletin of Gen. Bangs, we are in duty brought to say that, with a limited experience of groves, and a still feebler knowledge of the superiority of those features of the natural landscape for purposes of warfare, we are conscious of better water here in the world than this one near Sing Sing; and positively water has crossed our lips on an equally grateful flavor with that which gushes out from the hollow behind the battle-ground. The pressure in the bulletin may, however, be used in a strictly martial sense; but it is still noteworthy that in the history of the Crusades, those distinguished holy engagements, slight reference, if any, is made to either groves or water.

In the most favorable view of the General's orders, the expression "best" is certainly not applicable to the grove, however fair it may be as to the water, since, although the trees are numerous and of a generous foliage, and naturally group themselves round about a fine space for active service, the soil is unfavorable, being partial to moisture, and, to our mind, unnecessarily so.

There are a few veterans living who can make good the claim of the battle-ground to its distinctive title of "old"; who are freshened in spirit by the thrill of remembrance of its ancient trials and trophies, and saddened by the thought of all the heroes that have been laid low, or the tough fortunes they themselves have shared, since the first battle was fought. Such a veteran is Herman Bangs, now 46 years a foremost warrior, and covered with glory.

This is the great annual encampment of the consolidated forces of the Methodist Church of New York, under one banner, and on grounds which are the property of their own Committee, selected from the various churches. There are very nearly 250 tents pitched, actual computation; of all sizes and shapes, reasonable in canvas; the majority owned by the Committee, and let to transient campers; a number of more substantial comfort than the rest, the personal property of regulars in the service; the largest used for mess; all marked by numbers, or by their own peculiar banners, with inscriptions such as, for a single instance, "Boarding and Victualing," all arranged on avenues, such as the Fifth, plainly indicated by a signboard affixed to a tree, which avenues tend to the wide circle, where many benches laid close to the leafy ground, and the stand of the preachers, declare the centre of the army—the place of general spiritual engagement. On the outskirts of the camp rest idle wagons, with houses calmly brooding on the slim turf; and both of us in glorious ease, and beer and reasonable fruit invite the

strangers; and much around them ferment in the open air, mingled by old colored women, who know the best disposition to make of the ration. In the heart of the camp is an ancient barn, where straw is stored. The straw is much sought for gleaning, and is liberally strewn upon the native floor of the tabernacles devoted chiefly to that practice. The ground slopes away from the outer line of canvas to a brook which runs from the woods, and is bridged rudely with stones and planks. Whole families are domiciled in this camp. The most aristocratic tents are, of course, on the Fifth avenue, but not a few glimpses of comfort, and sometimes of luxury, are afforded in other quarters. Matrons rock themselves and sing at the opening of their canvas. The children (some fine grown girls in all the beauty of rural freedom, some spry little bodies, some lolling infants) gather about their mother, or sing together with arms fondly entwining one another. A venerable man here leads a little flock in prayer within a tent; within the next, triumphant chorus of many voices swell.

The general orders of the day, as promulgated by the presiding officer, Bangs, are as follows: At 5 o'clock in the morning nobody must be disturbed to leave the site of an evening camp, and there are meetings for prayer in the praying-tents, while each family is supposed to observe its own simple ceremonies; at 6 o'clock, breakfast is eaten; at 7 a general prayer-meeting; at 10 A. M. and at 3 and 7 P. M. the regular services, with sermon, are held; and at 10 o'clock quietness is the rule throughout the camp. The intervals of time are employed in the gathering of two or three or more, the recital of "experience," the singing of those wild and joyful songs which are the battle-cries of the Church, spiritual conversation, and general growth in grace. In his remarks on Tuesday afternoon the venerable Presiding Elder, while urging the necessity of this discipline, and deprecating the growing worldliness of these meetings, gave great latitude to the enthusiasm which the scenes of battle naturally arouse, and requested the columns not to be afraid to shout and howl as much as they were moved.

The number of persons on the ground during the day service of Tuesday could scarcely have been below 3,000. The preachers were unusually many, and the campaign opened with a spirit that betokened glorious results. On Monday night the sermon was preached by the Rev. Mr. Lent, of the New York Conference; on Tuesday morning, by the Rev. Beely Brown, of the Troy Conference, and on the afternoon of the same day, by the Rev. Mr. Beckman, of Newburgh. The text of the latter gentleman's discourse lay in these words: "Thou art weighed in the balances and art found wanting."

More sang than any other, are the subjoined stanzas. They have the true martial ring:

CHRISTIAN SOLDIER.
Come, Christian heroes, go with me;
Come, face the foe and never flee;
I'll praise God until I die and march the heavenly road.
The heavenly battle is begun!
Come, take the field, and wear the crown.
I've listed in the holy war,
Content to suffer soldier's fare.
The banner over me is love,
I draw my rations from above.
I've fought through many a battle sore,
And I must fight through many more.
I'll take my breastplate, sword, and shield,
And boldly march into the field.
I've listed, and I mean to fight,
Till all my foes are brought to flight.
And when the victory I have won,
I'll give the praise to God alone.
With "listing orders" I have come—
Come rich, come poor, come old and young.
Here's a bounty-money Christ has given,
And glorious crowns laid up in heaven.
Our General he has gone before,
And you may draw on grace's store.
But if you will not list and fight,
You'll sink into eternal night.

The effect of these lines, chanted by swelling voices that sometimes burst in victorious ecstasy, is very fine.

The battle was progressing bravely when the rain came heavily upon the camp on Tuesday. At least two victories had been won. The trophies were a young man and a young man, who were completely prostrated, and overcome only with a desperate struggle. The male convert did not rest after bonds, and we regret to state that not many hours after his conversion he made such boldness and unseemly demonstrations in one of the praying tents, that he was ejected therefrom by summary process.

The rain brought more confusion and dismay to the camp than ever the natural foe brought. The first drops fell like dreadful punishments just at the hour of evening service, and in a few moments the battlements of heaven were opened. The rain clattered dully through the foliage and splashed into deep pools amid the fallen leaves. The voice of prayer and of singing still echoed through the camp, but its words were drawn before the hour of bed. A disappointed campaigner now and then peered from the canvas fold into the gloom, but the stars cast equally furtive glances from the black folds of their cloud canopy, and the dull noise of water falling on the tents sounded hour after hour. Then, as the bitter protest of soggy couches and moist misfortunes all through the weary night arose, many old campaigners betook themselves to earnest prayer that the storm might cease. It was not answered, and words were too few, in these busy political times, to denote the melancholy of this night in camp, or the sickly horror of the dull and dripping morning after.

And yet, in all the rain, Satan was abroad through the night, and stole a number of tabernacles that had been hung out to dry! A special force of Police was sent to the ground on Monday, but they found that their services would not be needed, and came away. The dry heat of yesterday, by probably removed the dirty moisture of the old battle-ground, and the vast crowds that were expected may not be kept away. This is the third season rain has stolen a march upon the camp.

Sir Bernard Burke, of Peasegrove notoriety, in his recent publication of the "Second Series of Villains of Families," says that there is not now in the House of Peers a single male descendant of the twenty-five Barons who were appointed to enforce the observance of Magna Charta. This fact goes far to explain the pride of ancestry which characterizes the English aristocracy. It would seem that their pride is naturally inordinate because they are really penniless. Though this dying out of old families is perhaps sad, yet the natural law which seems to regulate it has its advantages. Sir Bernard speaking of the damped family of the misers Elms, says: "Warriors, statesmen, merchants, and lawyers, all have originated great and flourishing houses; but misers are rarely the patriarchs of families of enduring prosperity; the same remark may be made in reference to those who gathered gain by the slave trade; they never flourish. It has been ascertained as a positive fact, that no two generations of a slave-dealer's race ever continued resident on the estate acquired by the unholy pursuit of their founder; and a similar observation applies to a certain extent, to the profits of the warner. A very learned friend of mine, deeply versed in the vicissitudes of genealogy, assures me that he never knew four generations of an unwarlike family to endure in regular unbroken succession."

(From the "Atlantic" for September.)

CULTURE.

Alkin to the benefit of foreign travel, the aesthetic value of railways is to unite the advantages of town and country life, neither of which we can spare. A man should live in or near a large town, because, let his own genius be what it may, it will repel quite as much of agreeable and valuable talent as it draws, and in a city, the total attraction of all the citizens is sure to conquer, first or last, every repulsion, and drag the most improbable hermit within its walls some day in the year. In town he can find the swimming-school, the gymnasium, the dancing-masters, the shooting-gallery, opera, theatre, and panorama, the chemist's shop, the museum of natural history, the gallery of fine arts, the national orators in their turn, foreign travellers, the libraries, and his club. In the country he can find solitude and reading, and by labor, chess living, and his old shoes—mosses for game, hills for geology, and groves for devotion. Aubrey writes, "I have heard Thomas Hobbes say, that in the Earl of Devon's house, in Derbyshire, there was a good library and books enough for him, and his Lordship stored the library with what books he thought fit to be bought. But the want of good conversation was a very great inconvenience, and though he could not find a great defect in the country, in long times, for want of good conversation, one's understanding and invention contract a moss on them, like an old palling in an orchard."

Cities give us collision. "Tis said, London and New York take the nonsense out of a man. A great part of our education is sympathetic and social. Boys and girls who have been brought up with well-informed and superior people show in their manners an inextinguishable grace. Fuller says, that "William, Earl of Nassau, was a subject from the King of Spain every time he put off his hat." You cannot have one well-bred man without a whole society of such. They keep each other up to any high point. Especially women: it requires a great many cultivated women, a saloon of bright, elegant, reading women, accustomed to ease and refinement, to spectacles, pictures, sculpture, poetry, and to elegant society—in order that you should have one Madame de Staël. The head of a commercial house, or a leading lawyer or politician, is brought into daily contact with troops of men from all parts of the country, and those, too, the driving wheels, the business-men of each section, and one can hardly suppose for an apprehensive man a more searching culture. Besides, we must remember the high social possibilities of a million of men. The best bribe which London offers to-day to the imagination is, that in such a vast variety of people and conditions, one can believe there is room for persons of romantic character to exist, and that the poet, the mystic, and the hero may hope to confront their counterparts.

I wish cities would teach their best lesson,—of quiet manners. The mark of the man of the world is absence of pretension. He does not make a speech; he takes a low, business-like, avoids all long, nobody, dresses plainly, promises not at all, performs much, speaks in monosyllables, hugs his fact. He calls his employment by its lowest name, and so takes from evil tongues their sharpest weapon. His conversation clings to the weather and the news, yet he allows himself to be surprised into thought, and the unlocking of his learning and philosophy. How the imagination is plucked by anecdotes of some great man passing incognito, as a king in gray clothes—of Napoleon affecting a plain suit at his gelling levee—of Burns, or Scott, or Beethoven, or Wellington, or Goethe, or any number of transcendent power, passing for nobody!—of Epaminondas, "who never says anything, but will listen eternally"—of Goethe, who preferred trifling subjects and common expressions in intercourse with strangers, more rather than better clothes, and to appear a little more capricious than he was! There are advantages in the old hat and box-coat. I have heard that, throughout this country, a certain respect is paid to good broadcloth; but does makes a little restraint; men will not commit themselves. But the box-coat is like wine; it unlocks the tongue, and men say what they think. An old poet says:

Do not go and go spurring;
The power and the heat you appear,
The more you'll kick through all the mire.

Not much more otherwise Milnes writes, in the "Lay of the Humber":

"We men are for what we are,
They were no made with us."
"To do that our people should have, not water on the brain, but a little gas there. A shrewd foreigner said of the Americans, that 'whatever they say has a little air of a speech.' Yet one of the traits down in the books as distinguishing the Anglo-Saxon, is a trick of self-duplication. To be sure, in old, dense countries, among a million of good coats, a fine coat comes to be no distinction, and you find humorists in an English party, a man with no marked manners or features, with a face like red dough, unexpectedly disclose wit, learning, a wide range of topics, and personal familiarity with good men in all parts of the world, until you think you have fallen upon some illustrious personage. Can it be that the American forest has refreshed some woods of old Pictish barbarism just ready to die out—the love of the scarlet feather, of beads, and tinsel? The Italians are fond of red clothes, peacock-plumes, and embroidery; and I remember, one rainy morning in the city of Palermo, the street was in a blaze with scarlet umbrellas. The English have a plain taste. The equipages of the grandees are plain. A gorgeous livery indicates new and awkward city-wash. Mr. Pitt, like Mr. Pym, thought the title of "Mister" good against any king in Europe. They have played themselves on governing the whole world in the poor, plain, dark committee-room which the House of Commons sat in before the first.

Whilst we wait cities as the centres where the best things are found, cities degrade us by magnifying trifles. The countryman finds the town a chop-house, a barber-shop. He has lost the lines of grandeur of the horizon, hills and plains, and with them, sobriety and elevation. He has come among a supple, glib-tongued tribe, who live for show, servile to public opinion. Life is dragged down to a frasca of pitiful cares and disasters. You say the gods ought to respect a life whose objects are their own; but in cities they have betrayed you to a cloud of insignificant annoyances:

Miraculous, rare favours,
Risks some comrades;
Jupiter lives to make
And misadventures, and misadventures!
The heavy odds
Against the gods,
When they will make with misadventures.
We are weary, weary misadventures,
Jove gives the globe into the hand
Of misadventures, of misadventures.

—Mr. Charles Reade, most of whose works have suffered under the suspicion of being adaptations from the French, has published a work entitled "The Eighth Commandment." It is a protest against the system which prevails in England of allowing adaptations of novels to be sold and dramatized from MSS. copies, and other similar wrongs which interfere with an author's right to his work. The London Leader says of Mr. Reade's book, it "is in fact an immortal work; and will like Milton's Treatise on Divorce and Unlicensed Printing, live as long as the English language." A statement which we consider somewhat rash, and are therefore inclined to doubt, more or less. Perhaps however the Leader made it while in a state of fever produced by the memory of Mr. Reade's ridiculous offer of a reward for the name of the author of an adverse criticism of one of his novels in the Saturday Review. For the Leader's reputation, it is to be hoped that this is the case.

* Reprinted and Fletcher: "The Tenth Commandment."

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Accumulated fund, Dec. 1, 1879, \$1,360,672 51
Reserve for reinsurance at the
tabular rate, \$880,262 21

Estimated deterioration of lives otherwise than by difference of age, \$6,000 00
Estimated of losses not heard from, 20,000 00
Contingencies of investments, 5 per cent on the amount of property of the Company, 69,781 00

Reserve for small bills not presented, and charges accruing at ages close on business not yet matured, 1,816 00
Amount of surplus for distribution, \$35,763 00—\$1,296,672 51

Age: This is the oldest American Mutual Life Insurance Company, and one of the most successful, and is purely Mutual, dividing all the surplus profits in cash, among all the insured.

Insurance may be effected for the benefit of married women, beyond the reach of their husbands' creditors. Creditors may insure the lives of debtors.

Last report and other publications and information respecting the advantages of life insurance, furnished gratis at the Branch Office, Metropolitan Bank Building, No. 110 Broadway, New York city.

JOHN HOPPER,
Agent and Attorney for the Company.

CITY
Fire Insurance Company,
No. 61 Wall street.

This Company, with a Cash Capital of \$210,000, with a surplus of over \$100,000, insures against loss or damage by fire, on favorable terms.

DIRECTORS:
Richard F. Corman,
Henry H. Burrow,
Hill Clark,
William C. White,
John J. Walker,
Charles C. Marshall,
Thomas C. Charvat,
Richard Field,
Irad Hawley.

GEORGE S. FOX, President.
SAMUEL TOWNSEND, Secretary.

THE BROOKLYN
Fire Insurance Company.
CHARTERED 1864.

OFFICE
10 Merchants Exchange,
NEW YORK.

CASH CAPITAL, \$125,000 00
SURPLUS, 107,661 75

ASSETS, \$232,661 75
Dividends—JANUARY AND JULY.

WILLIAM F. LEROY, Secretary.
CHARLES BURKHOLDER, Vice President.

GEORGE ALLEN, Secretary.
ROBERT C. HILL, Secretary.

The Resolute Fire Insurance Co.,
No. 3 Nassau street, N. Y.

CASH CAPITAL, \$200,000
WITH A LARGE SURPLUS.

First Dividend to the Assured,
JULY 1st, 1880.

This Company, at the solicitation of its numerous Patrons, and in accordance with the vote of its Directors, and with the assent of its stockholders, will herewith

Divide three-quarters of the net profits to the Assured. These being quarters of the Company will receive, annually, a large return of these Profits.

Persons preferring a cash deduction from the Premium at the time of making the Policy, are entitled to that privilege.

N. B.—Insured Navigation and Transportation Risks taken at favorable rates.

C. F. UELHORN, President.
WILLIAM M. RANDOLPH, Secretary.
D. D. LORIE & H. DAY, Counselors. HIRSH FUNK, Surveyor.
New York, July 1st, 1880.

INSURANCE.

THE FIREMEN'S Fund Insurance Company

OF THE CITY OF NEW YORK.

Cash Capital, \$150,000.

OFFICE, 110 BROADWAY, METROPOLITAN BANK BUILDING.

ORGANIZED ON THE PLAN OF PAYING ONE-HALF OF THE PROFITS ABOVE SIXTY PER CENT TO THE WIDOWS AND ORPHANS FUND OF THE NEW YORK FIRE DEPARTMENT.

This Company insures Property of all kinds against Loss or Damage by Fire on as reasonable terms as similar institutions.

NATHAN B. GRAHAM, President.
HENRY KENNEDY, Secretary.
ROBT. H. KEMMILL, Asst. Secy.
WM. THAYER, Surveyor.

THE
Metropolitan Fire Insurance Co.,